Central Excise exemption limit from rupees one crore to Rupees five crores for SSI units; and

(b) if so, whether Government would implement the same?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI S.S. PALANIMANICKAM): (a) Yes, Sir.

(b) Government had examined earlier a proposal to increase Central excise exemption limit for small scale pharmaceutical units from rupees one crore to rupees five crores and it was decided not to make any changes in this regard.

**Share of urban banking**

2162. SHRI SITARAM YECHURY Will the Minister of FINANCE be pleased to state:

(a) the comparative information of share of bank branches and credit deposits;

(b) the details of credit deposit ratio for the years 1991,1995,2000 and 2005;

(c) whether it is a fact that deposits owned by farmers in NABARD are declining; and

(d) if so, the reasons therefor and remedial measures proposed by Government?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI PAWAN KUMAR BANSAL): (a) and (b) As reported by the Reserve Bank of India (RBI), the population group-wise details regarding the number of Offices, agrregate deposits, gross bank credit, credit-deposit ratio (CDR) and respective population group-wise share of number of Officers, aggregate deposit's and gross bank credit of Scheduled Commercial Banks as on 31st march, 1991, 1995, 2000 and 2005 are given in the Statement *(See* below)

(c) NABARD does not accept deposits from the public. The borrowings of NABARD are largely institutional (from banks, financial institutions and insurance companies, etc.)

(d) Does not arise.

***Statement***

*Population group-wise details of Number of offices, Aggregate Deposits, Gross Bank Credit and CR Ratio of Scheduled Commercial Banks*

| Year | Parameter | Population group | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | Rural | | Semi-urban | | Urban | % | Metropolitan | | All India |
| | | Actual | % Share | Actual | % Share | Actual | Share | Actual | % Share | |
| 1991 | Number of Offices | 35042 | 58.3 | 11323 | 18.8 | 8081 | 13.4 | 5667 | 94 | 60113 |
| | Aggregate Deposit (Rs. crore) | 30682 | 15.3 | 41086 | 20.5 | 48874 | 24.4 | 79394 | 39.7 | 200036 |
| | Gross Bank Credit (Rs. crore) | 18425 | 13.9 | 20472 | 15.4 | 28541 | 21.5 | 65072 | 49.1 | 132510 |
| | CD Ratio (%) | 60.1 | | 49.8 | | 584 | | 82.0 | | 66.2 |
| 1995 | Number of Offices | 35008 | 56.2 | 12270 | 19.7 | 8982 | 14.4 | 6004 | 9.6 | 62264 |
| | Aggregate Deposit (Rs. crore) | 57399 | 15.3 | 74224 | 19.7 | 88716 | 23.6 | 155525 | 41 4 | 375864 |
| | Gross Bank Credit (Rs. crore) | 28183 | 12.7 | 28665 | 12.9 | 45758 | 20.6 | 119901 | 53.9 | 222507 |
| | CD Ratio(%) | 49.1 | | 38.6 | | 51.6 | | 77.1 | | 592 |
| 2000 | Number of Offices | 32719 | 49.9 | 14301 | 21.8 | 10176 | 15.5 | 8325 | 12.7 | 65521 |
| | Aggregate Deposit (Rs. crore) | 120447 | 14.7 | 160060 | 19.5 | 189186 | 23.0 | 352440 | 42.9 | 822133 |
| | Gross Bank Credit (Rs. crore) | 47396 | 10.1 | 55022 | 11.7 | 76767 | 16.4 | 289847 | 61.8 | 469032 |
| | CD Ratio(%) | 39.4 | | 34.4 | | 40.6 | | 82.2 | | 57.1 |
| 2005 | Number of Offices | 31958 | 46.9 | 15375 | 22.6 | 11498 | 169 | 9285 | 13.6 | 68116 |
| | Aggregate Deposit (Rs. | 213536 crore) | 12.2 | 296303 | 16.9 | 376133 | 21.5 | 867201 | 49.5 | 1753174 |
| | Gross Bank Credit (Rs. crore) | 106497 | 9.2 | 130596 | "11.3 | 189593 | 16.4 | 731121 | 63.1 | 1157807 |
| | CD Ratio(%) | 49.9 | | 44.1 | | 504 | | 843 | | 66.0 |